

Information to identify the case:

Debtor 1:	Richard Dalbo	Social Security number or ITIN: xxx-xx-9759
	First Name Middle Name Last Name	EIN: -----
Debtor 2:	Dawn Ann Dalbo	Social Security number or ITIN: xxx-xx-0740
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 9/26/19
Case number:	19-28306-CMG	Date case converted to chapter: 7 9/2/20

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Richard Dalbo	Dawn Ann Dalbo
2. All other names used in the last 8 years		
3. Address	6125 Galleon Way Tampa, FL 33615-3635	5 Rio Ct Toms River, NJ 08757-4132
4. Debtor's attorney	MaryBeth Schroeder Law Office of MaryBeth Schroeder 802 Main Street Unit 2A Toms River, NJ 08753	Contact phone (732) 228-7400 Email: <a href="mailto:marybeth@schroedermblaw.com">marybeth@schroedermblaw.com</a>
5. Bankruptcy trustee	Bunce Atkinson Bunce D. Atkinson, Chapter 7 Trustee 1011 Highway 71 Suite 200 Spring Lake, NJ 07762	Contact phone 732-449-0525

For more information, see page 2 >



<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	
<b>7. Meeting of creditors</b>	<b>October 7, 2020 at 10:00 AM</b>	Location:	
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b>	
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.		
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	<b>Filing deadline:</b> 12/7/20	
<b>10. Proof of claim</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 5 of 6  
United States Bankruptcy Court  
District of New JerseyIn re:  
Richard Dalbo  
Dawn Ann Dalbo  
DebtorsCase No. 19-28306-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 48

Date Rcvd: Sep 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2020.

db/jdb #Richard Dalbo, Dawn Ann Dalbo, 6125 Galleon Way, Tampa, FL 33615-3635  
 tr +Bunce Atkinson, Bunce D. Atkinson, Chapter 7 Trustee, 1011 Highway 71, Suite 200, Spring Lake, NJ 07762-3232  
 518478736 Amerihome Mtg Co, LLC, 21300 Victory Blvd, Woodland Hills, CA 91367-2525  
 518478741 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032)  
 518478745 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  
 518478746 Diamond Resorts, PO Box 8526, Coral Springs, FL 33075-8526  
 518482372 +Diamond Resorts US Collection, POB 845189, Dallas, TX 75284-5189  
 518478747 Eagle Peak Emergency Phys, PO Box 80150, Philadelphia, PA 19101-1150  
 518534167 First Florida Credit Union, Post Office Box 3637, Tallahassee FL 32315-3637  
 518478752 NPAS, PO Box 99400, Louisville, KY 40269-0400  
 518589749 +PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101-4982  
 518478753 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 518507017 +Poinciana Medical Center, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: marybeth@schroedermb-law.com Sep 04 2020 00:07:59 MaryBeth Schroeder,  
 Law Office of MaryBeth Schroeder, 802 Main Street, Unit 2A, Toms River, NJ 08753  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 04 2020 00:08:52 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 04 2020 00:08:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518478735 +EDI: RMCB.COM Sep 04 2020 03:43:00 American Medical Collection Agency, 4 Westchester Plz,  
 Elmsford, NY 10523-1615  
 518478737 EDI: TSYS2.COM Sep 04 2020 03:43:00 Barclaycard, PO Box 8833,  
 Wilmington, DE 19899-8833  
 518478738 EDI: TSYS2.COM Sep 04 2020 03:43:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 518552937 +EDI: AIS.COM Sep 04 2020 03:43:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 518478739 EDI: CAPITALONE.COM Sep 04 2020 03:43:00 Capital One Bank USA N, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 518478740 EDI: RMSC.COM Sep 04 2020 03:43:00 Carecredit, PO Box 960061, Orlando, FL 32896-0061  
 518478742 EDI: WFNNB.COM Sep 04 2020 03:43:00 Comenitybank/kay, PO Box 182789,  
 Columbus, OH 43218-2789  
 518478743 EDI: WFNNB.COM Sep 04 2020 03:43:00 Comenitycb/hsn, PO Box 182120,  
 Columbus, OH 43218-2120  
 518478744 EDI: WFNNB.COM Sep 04 2020 03:43:00 Comenitycb/overstock, PO Box 182120,  
 Columbus, OH 43218-2120  
 518493987 EDI: DISCOVER.COM Sep 04 2020 03:43:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 518478746 EDI: DISCOVER.COM Sep 04 2020 03:43:00 Discover Fin Svcs LLC, PO Box 15316,  
 Wilmington, DE 19850-5316  
 518478748 E-mail/Text: legal@firstflorida.org Sep 04 2020 00:08:48 First Florida Credit U,  
 500 W 1st St, Jacksonville, FL 32202-3939  
 518530140 E-mail/Text: legal@firstflorida.org Sep 04 2020 00:08:48 First Florida Credit Union,  
 Post Office Box 43310, Jacksonville, FL 32203-3310  
 518576231 EDI: JEFFERSONCAP.COM Sep 04 2020 03:43:00 Jefferson Capital Systems LLC, PO Box 7999,  
 Saint Cloud Mn 56302-9617  
 518478749 +EDI: RMSC.COM Sep 04 2020 03:43:00 Lowes /Synchrony Bank, PO Box 530914,  
 Atlanta, GA 30353-0914  
 518478750 +E-mail/Text: specialassets@northpointe.com Sep 04 2020 00:08:51 Northpointe Bank,  
 3333 Deposit Dr NE, Grand Rapids, MI 49546-1469  
 518478751 +E-mail/PDF: lossmitigation@nwfcu.org Sep 04 2020 00:26:23 Northwest Fcu, PO Box 1229,  
 Herndon, VA 20172-1229  
 518602286 EDI: PRA.COM Sep 04 2020 03:43:00 Portfolio Recovery Associates, LLC, c/o Diamond Resorts,  
 POB 41067, Norfolk VA 23541  
 518478754 E-mail/PDF: HCABKNotifications@resurgent.com Sep 04 2020 00:12:48 Poinciana Medical Center,  
 PO Box 740771, Cincinnati, OH 45274-0771  
 518587398 EDI: Q3G.COM Sep 04 2020 03:43:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 518587402 EDI: Q3G.COM Sep 04 2020 03:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 518512051 +EDI: STF1.COM Sep 04 2020 03:43:00 SunTrust Bank, Attn: Support Services,  
 P.O. Box 85092, Richmond, VA 23286-0001  
 518478755 EDI: STF1.COM Sep 04 2020 03:43:00 Suntrust Bank, PO Box 85526,  
 Richmond, VA 23285-5526  
 518478757 EDI: RMSC.COM Sep 04 2020 03:43:00 Syncb/Care Credit, C/o, PO Box 965036,  
 Orlando, FL 32896-5036

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Sep 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518478760	EDI: RMSC.COM Sep 04 2020 03:43:00	Syncb/Lumber Liquidato, C/o, PO Box 965036, Orlando, FL 32896-5036
518478762	EDI: RMSC.COM Sep 04 2020 03:43:00	Syncb/Sams Club, PO Box 965005, Orlando, FL 32896-5005
518478756	EDI: RMSC.COM Sep 04 2020 03:43:00	Syncb/ashley Homestore, C/o, PO Box 965036, Orlando, FL 32896-5036
518478758	EDI: RMSC.COM Sep 04 2020 03:43:00	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
518478759	EDI: RMSC.COM Sep 04 2020 03:43:00	Syncb/lowes, PO Box 956005, Orlando, FL 32801
518478761	EDI: RMSC.COM Sep 04 2020 03:43:00	Syncb/rakuten, PO Box 965024, Orlando, FL 32896-5024
518482147	+EDI: RMSC.COM Sep 04 2020 03:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518585279	+EDI: AIS.COM Sep 04 2020 03:43:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518482373 Eugene Ravelan

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org, atkinson@remote7solutions.com  
Denise E. Carlon on behalf of Creditor AmeriHome Mortgage Company, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
John R. Morton, Jr. on behalf of Creditor SunTrust Bank now Truist Bank ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
MaryBeth Schroeder on behalf of Debtor Richard Dalbo marybeth@schoedermb-law.com  
MaryBeth Schroeder on behalf of Joint Debtor Dawn Ann Dalbo marybeth@schoedermb-law.com  
Rebecca Ann Solarz on behalf of Creditor AmeriHome Mortgage Company, LLC rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8